BARCLAYS

Barclays Hospital Cash Plan

Policy Summary

Thank you for your interest in Barclays Hospital Cash Plan. This policy has been designed to provide a cash benefit if you are injured in a covered accident or have an illness or disease which means you need treatment in a hospital in the United Kingdom either as an in-patient or an out-patient.

This guide provides important information which must be read carefully.
This is a summary of the Barclays Hospital Cash Plan and does **not** contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the insurer
The Insurer is Chartis Europe Limited. Chartis Europe Limited is registered in England number 1486260. Registered office: 58 Fenchurch Street, London, EC3M 4AB.

Duration of the plan
Provided you continue to pay the premiums, your cover can continue until your 65th birthday.

You may need to review and update your cover from time to time to ensure it remains adequate for your needs.

Premiums are payable monthly. Each monthly premium buys cover for the calendar month in which it is paid.

If any premium is not paid on the date it is due, cover will stop on that date if the premium is not received within 30 days.

All benefits are paid income tax free under current legislation but may be subject to Inheritance Tax or other taxation.

Your acceptance into this plan is guaranteed as long as you are aged between 18 and 59 and resident in the UK.

Significant Features and Benefits
Full details of the benefits are explained in the policy document.

In-patient benefit
For each complete day's stay in hospital as an in-patient due to bodily injury, illness or disease: £50 per day paid for a maximum of 183 days.

Out-patient benefit
For each scheduled visit to a hospital as an out-patient due to bodily injury, illness or disease: £75 per visit. Maximum 6 payments per policy year.

Recuperation benefit
Paid on discharge from hospital as an in-patient if the hospital stay was 7 days or more: £150.

Significant Exclusions and Limitations
See sections 5 and 6 of the policy document for full details

- No benefit is payable for any out-patient or in-patient treatment, or as the direct result of a visit to your doctor, in the 30 days immediately following the start of the policy, unless due to an accident.
- The maximum amount payable under this policy in respect of an insured person is £9,300 for each period of hospitalisation as an in-patient including the recuperation benefit.
- If you go back into hospital within 180 days of coming out, we will treat the hospitalisation as if it were part of the original claim and pay the original benefits for up to 183 days (which will include the period for which benefits were paid for the original claim).
- Cover for you will stop on the premium due date following your 65th birthday.
- No benefit will be payable:
  – due to any pre-existing medical condition
  – for any out-patient or in-patient treatment or as the direct result of a visit to your doctor in the waiting period, unless due to an accident;
  – if you are in hospital due to the effects of alcohol;
  – if the accident occurs whilst driving a vehicle and your blood/urine alcohol level is above the legal limit stated

in the laws of the country where the accident occurs;
– due to pregnancy, childbirth, infertility, termination or associated complications;
– due to any sexually transmitted disease;
– if your hospitalisation is as a result of AIDS ;
– due to any mental or psychiatric illness or disease

- All benefits for children are 50% of those for the policyholder.

CANCELLATION RIGHTS

You can cancel this policy at any time. Please contact Barclays Insurance Health Protection Unit on Tel: 0845 677 0089*.

If you cancel within 15 days of the date your first premium is due, you will be entitled to a full refund of that premium, provided no claim has been made. See section 7 of policy for details.

How to Claim

Should you need to make a claim under this policy, please contact Barclays Insurance Health Protection Unit, 96 George Street, Croydon CR9 1BU or call 0845 677 0089* Monday to Friday, 8am – 6pm.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please write to us at 96 George Street, Croydon CR9 1BU or call 0845 677 0089*.

If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800, once we have issued our final decision letter. Following the complaints procedure does not affect your right to take legal action.

Further details of our complaints procedure can be found in your policy document.

Further information about the compensation scheme arrangements is available from the FSCS's website at www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. You can get more information about compensation scheme arrangements by visiting the FSCS website at www.fscs.org.uk and on 0207 892 7300 or 0800 678 1100, or by writing to the following address:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoken Street
Londond E1 8BN

*For our joint protection and training purposes, telephone calls will be recorded and / or monitored.

For BT residential customers, calls will cost no more than 4.5p per minute, plus 12.5p call set-up fee (current at May 2011). The price on non-BT phone lines may be different.

B0071g12/11